

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Oumar Nabe	:	
	:	Art Unit: 3693
Serial No.: 09/827,721	:	
	:	Examiner: Felten, Daniel S.
Filed: April 6, 2001	:	
	:	
For: METHODS AND SYSTEMS	:	
FOR IDENTIFYING EARLY	:	
TERMINATING LOAN	:	
CUSTOMERS	:	

AMENDMENT

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Office Action dated October 19, 2006, please amend the above-identified patent application as follows: